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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In Re Application of: Fenton et al. : Group Art Unit: 2166
United States :
Application No.: 09/329,659 : Examiner: Robert W. Morgan
Filed: June 10, 1999 : Attorney Docket No:
For: SYSTEM AND METHOD FOR : 99-40113-US
PROCESSING AN INSURANCE :
APPLICATION DURING A SINGLE :
USER SESSION :
RECEIVED
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Technology Center 2100
INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Applicant submits herewith copies of the references or other information, listed in Substitute Form PTO-1449, of which Applicant is aware and that Applicant believes may be material to the examination of this application, and, in respect of which there may be a duty to disclose under 37 C.F.R. § 1.56 and in accordance with 37 C.F.R. §§ 1.97-1.98.

The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made (37 C.F.R. 1.97(g)), an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists.

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to The Commissioner for Patents, Washington, D.C. 20231 on October 23, 2001

Thomas J. McWilliams
Name of Applicant, Assignee or Reg. Rep.

October 19, 2001
Date of Signature

Signature

The filing of this information disclosure statement shall not be construed as an admission against interest in any manner. Notice of January 9, 1992, 1135 O.G. 13-25, at 25.

Legible copies of all items listed in Substitute Form PTO-1449 accompany this statement.

This Information Disclosure Statement is being submitted after the issuance of the first office action. A check in the amount of \$180.00 for the submission of this Information Disclosure Statement is enclosed herewith. The Commissioner is hereby authorized to charge any fee deficiency to Deposit Account No. 18-0586.

Respectfully submitted,



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Date: October 23, 2001